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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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In re:

Case No. 24-22948

JOHANNA T. CARFAGNO,

Chapter 11

Debtor.

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**DECLARATION OF RALPH CARFAGNO IN SUPPORT OF MOTION TO APPOINT
NEXT FRIEND FOR JOHANNA T. CARFAGNO**

I, Ralph Carfagno, hereby affirm under penalty of perjury as follows:

1. I am the son of the Debtor, Johanna T. Carfagno.
2. The Debtor has major health problems and during this time I have been her caretaker, and I have taken over her financial affairs and I have a power of attorney for her.
3. My appointment as “next friend” is necessary so that I can act on behalf of my mother in her bankruptcy.
4. It is in the Debtor’s best interests that I be appointed “next friend” because she is in jeopardy of losing her home in foreclosure if her bankruptcy case is dismissed.
5. I am not receiving any payment for the help I am providing my mother.
6. I have never been convicted of a crime.
7. I am employed as a manager at A+ Plumbing and earn about \$10,000 a month from my employment.

8. My siblings and I have committed to contribute our income to help our mother to
make plan payments in her Chapter 11.

Pursuant to 28 U.S.C section 1746, I declare under the penalty of perjury that the foregoing is true
and correct.

Dated: December 19, 2024,
New York, New York

/s/Ralph Carfagno
Ralph Carfagno